

# THE GOLDEN BANNER

September 2015

The Monthly Newsletter of The Wellington Seniors Club, Inc.

Issue 230

<http://www.wellingtonfl.gov>

To Inform and Amuse

[info@wellingtonseniorsclub.org](mailto:info@wellingtonseniorsclub.org)



The Wellington Seniors Club, Inc.  
2015

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## QUOTE OF THE MONTH

Great leaders don't tell you what  
to do....they show you how its done



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## Your Money...

### What Is An Advance Beneficiary Notice?

An Advance Beneficiary Notice of Non-coverage (ABN) is a standardized one page form that is provided to a beneficiary with original Medicare (not a Medicare Advantage Plan) when the provider believes that Medicare may not or will not pay for a service in a particular situation.

The purpose is to enable you to make an informed choice as to whether to get the medical service or not and to accept financial responsibility if Medicare does not pay for it. An ABN must be given to you prior to receiving the service. The ABN form lists the service, the reason (s) that Medicare may not pay for it, and the estimated cost if Medicare doesn't pay.

The ABN then gives you three options:

1. You agree to have the service and to pay for it if Medicare doesn't (but you have the right to appeal the decision if they do not pay).

2. You agree to have the service and to pay for it but request that the provider not bill Medicare (in which case you cannot appeal since Medicare is not billed).

3. You decline to have the service and cannot appeal if Medicare would have paid for it. After you make your choice, you are asked to sign the ABN and should be given a copy. You cannot be billed for a service unless there is a valid ABN on file. For services that are never covered by Medicare, such as routine hearing exams or routine dental services, no ABN is required for the provider to bill you.

There are several things that you can do in your situation:

First, did you sign an ABN accepting financial responsibility for the service if Medicare didn't pay for it? If you don't recall signing one and do not have a copy, ask to see the one at the diagnostic facility.

Your physician gave the diagnostic facility the reason that the test was requested. Ask the facility what diagnosis they used when their claim was submitted to Medicare. Then verify with your

## Membership Meeting

Welcome back! We hope you had a great Summer and we have prepared an exciting program for you for the Fall season. You will be receiving the Golden Banner a little earlier than usual this month so that you have extra time to make your trip reservations.

Our next Membership Luncheon meeting will be held on Wednesday, September 16, 12:00 noon, at Village Park, 11700 Pierson Road, Gym 1.

After a brief business meeting, our Entertainment Chair, Sunny Meyer will have another treat in store for your enjoyment.

Trip leaders will be on hand in room 1A, at the rear of the Gym, to take your reservations. Please remember to request handicap seating, if needed, at the same time you make your reservations.

See you all there.

## Our Sunshine Lady

If you know of any club member who is recovering from an illness, hospitalization or has suffered the loss of a family member, call our **Sunshine Lady, Mae Loglisci at 792-5707**. An appropriate card will be sent on behalf of the membership.



## Your Money, Continued...

physician that the facility used the diagnosis that was given to them (miscommunication and data entry errors do occur.)

If you did sign an ABN and correct diagnosis was submitted for the service, then you are responsible for the bill that you received.

Finally, you have the right to appeal Medicare's denial of the test. For instructions on how to file an appeal, see that last page of the Medicare Summary Notice that includes the test. If Medicare approves your appeal, they will pay the facility, which must then refund your payment (less any required co-insurance).

THE GOLDEN BANNER is published monthly except July and August by the Wellington Seniors Club, Inc., a social club, for residents of The Village of Wellington, who are 55 and over. Articles to be included in the next newsletter must be received by Howard Trager, 1801 Corsica Drive, Wellington, Florida, 33414, 333-8885. e-mail: [info@wellingtonseniorsclub.org](mailto:info@wellingtonseniorsclub.org), no later than the tenth of each month. For membership information, please call Membership Chair, Sally Schwartz at 793-8735

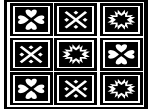
## The Club House



**Note:** Until further advised, all Seniors Club activities will be at Village Park, 11700 Pierson Road.

**Bridge Club...** Marge O'Grady 795-9403,  
Elizabeth Graham 662-9175

Meets Mondays at 12:00-4:00 PM, Lacrosse Room



**The Wellington Quilters...**

Audrey Blobaum 333-2708

Thursdays, 9:00am-12:00 noon, Gym #1, Room 1A

**Duplicate Bridge.....** Jim Kinard 753-5982

Tuesday and Thursday, 12:30-4:00 PM, ACBL sanctioned  
Duplicate Bridge, Village Park, Lacrosse Room



**Singles Supper Club.....** Faye Ford 790-7625

Seniors without partners meet at a different restaurant  
every week for dinner, a few laughs, food and friendship.



**Canasta... Marlene Sacks..** 791-0054

Mondays at 12-4:00 PM, Gym #1, Front Lobby

**Mah Jongg..**

Tuesdays at 12-4:00PM, Gym #1, Front Lobby



## Everything I Need to Know I Learned in Corporate America

Indecision is the key to flexibility.

You can't tell which way the train went by looking at the track.

There is absolutely no substitute for a genuine lack of preparation.

Happiness is merely the remission of pain.

Nostalgia isn't what it used to be.

Sometimes too much to drink is not enough.

The facts, although interesting, are irrelevant.

The careful application of terror is also a form of communication.

Someone who thinks logically is a nice contrast to the real world.

Things are more like they are today than they ever were before.

Anything worth fighting for is worth fighting dirty for.

Everything should be made as simple as possible, but no simpler.

Friends may come and go, but enemies accumulate.

I have seen the truth and it makes no sense.

Suicide is the most sincere form of self-criticism.

If you think there is good in everybody, you haven't met everybody.

If you can smile when things go wrong, you have someone in mind to blame.

One seventh of your life is spent on Monday.

By the time you make ends meet, they move the ends.

Not one shred of evidence supports the notion that life is serious.

The more you run over a dead cat, the flatter it gets.

There is always one more imbecile than you counted on.

This is as bad as it can get, but don't count on it.

Never wrestle a pig. You both get dirty and the pig likes it.

The trouble with life is, you're halfway through it before you realize it's a do-it-yourself thing.

Youth and skill are no match for experience and treachery.

No amount of advance planning will ever replace dumb luck.

Anything you do can get you fired. This includes doing nothing.

Money can't buy happiness. It can, however, rent it.

Never pass a snow plow on the right.

## A Lesson Plan

In September of 2005, on the first day of school, Martha Cothren a History teacher at Robinson High School in Little Rock, Arkansas, did something not to be forgotten. With the permission of the school superintendent, the principal and the building supervisor, she removed all of the desks in her classroom.

When the first period kids entered the room they discovered that there were no desks. "Ms. Cothren, where are our desks?" She replied, "You can't have a desk until you tell me how you earn the right to sit at a desk." They thought, 'well, maybe it's our grades.' "No", she said. 'Maybe it's our behavior.' She told them, "No, it's not even your behavior." And so they came and went, the first period, second period, third period. Still no desks in the classroom. Kids called their parents to tell them what was happening and by early afternoon television news crews had started gathering at the school to report about this crazy teacher who had taken all the desks out of her room.

The final period of the day came and as the puzzled students found seats on the floor of the desk-less classroom, Ms. Cothren said, "Throughout the day no one has been able to tell me just what he or she has done to earn the right to sit at the desks that are ordinarily found in this classroom. Now I am going to tell you." At this point, Ms. Cothren went over to the door of her classroom and opened it.

Twenty-seven (27) U.S. Veterans, all in uniform, walked into that classroom, each one carrying a school desk. The Vets began placing the school desks in rows, and then they would walk over and stand alongside the wall. By the time the last soldier had set the final desk in place, those kids started to understand, perhaps for the first time in their lives, just how the right to sit at those desks had been earned. Martha said, "You didn't earn the right to sit at these desks. These heroes did it for you. They placed the desks here for you. They went halfway around the world, giving up their education and interrupting their careers and families so you could have the freedom you have. Now, it's up to you to sit in them. It is your responsibility to learn, to be good students, to be good citizens. They paid the price so that you could have the freedom to get an education. Don't ever forget it."

By the way, this is a true story. This teacher was awarded the Veterans of Foreign Wars Teacher of the Year for the State of Arkansas in 2006.

She is the daughter of a WWII POW.

## Proofreading, A Dying Art

Man Kills Self Before Shooting Wife and Daughter

**Good Trick!**

Something Went Wrong in Jet Crash, Expert Says

**Really?**

Police Begin Campaign to Run Down Jaywalkers

**Now that's taking things a bit far!**

Panda Mating Fails; Veterinarian Takes Over

**What a guy!**

Miners Refuse to Work after Death

**No-good-for-nothing' lazy so-and-so's!**

Juvenile Court to Try Shooting Defendant

**See if that works any better than a fair trial!**

War Dims Hope for Peace

**I can see where it might have that effect!**

If Strike Isn't Settled Quickly, It May Last Awhile

**Ya think?!**



# THE GOLDEN BANNER

## Steppin' Out Program 2015



### Welcome To The Mardi Gras Casino

Enjoy a great afternoon at the Mardi Gras Casino on Wednesday, September 9th. Please have \$2.00 CASH per person available for driver gratuity to be collected upon boarding. Free play of \$5.00 and a \$3.00 food voucher redeemable at the French Quarter Restaurant on the third floor. Enjoy a Smoke Free environment and good luck to all! Happy Spinning!

Our coach will pick us up at 9:30am at the Community Center parking lot, next to the Amphitheater, and will depart the casino at 4:30pm. Space will be limited to 30 club members. For reservations, please call...

**Trip Leader Luke Howlett 649-3988**  
**2828 Rio Claro Drive N, Wellington 33414**

### Hutchinson Island Tour

Join us on Friday, September 25th for a docent escorted tour of the world famed Elliott Museum, on Hutchinson Island, whose mission is to inspire creativity through exhibitions and programs about art, history and technology. Named after prolific inventor Sterling Elliott, the museum houses permanent collections including Model AA Trucks, classic cars, early transportation and baseball memorabilia, and much more. Shortly after opening, the Museum merged with the Classic Boat and Maritime Museum, taking on its collection of classic boats and boat models plus local maritime history.

Lunch will be dockside at The Twisted Tuna, in Port Salerno and then on to the Florida Oceanographic Coastal Center in Stuart. The



Short Guided Trail is full of information about our native marine wetland habitat and the mangrove swamp. During this 30-minute program visitors will learn about different rays and get the opportunity to have hands-on interaction with the rays. Learn how to identify

different types of fish found in our local waters, from sharks to game fish, in Florida Oceanography's 750,000 gallon lagoon. See them close-up and personal as aquarium personnel feed the lagoon residents. You will need your comfortable walking shoes for this trip. Pick-up will be at the Community Center parking lot, next to the Amphitheater. Our coach will spot at 8:30am and depart at 9:00am with a 5:00pm return. The cost for this exciting day will be \$48.00 pp., for members and \$69.00 pp., for guests. Please make checks payable to The Wellington Seniors Club. For reservations, please call ...

**Trip Leader Anne McGinness 333-1854**  
**11951 Suellen Circle, Wellington 33414**

### Come Blow Your Horn

Neil Simon's initial foray into comedy is a masterful bit of theater at The Delray Beach Playhouse. The show begins as young Buddy Baker leaves home and arrives unannounced at the luxurious Manhattan apartment of his older brother, Alan, a swinging girl chasing bachelor who prefers his carefree life to working in the family business. Pleased at his brother's show of independence, Alan introduces him to New York night life. Buddy soon takes over his brother's liquor cabinet and his girl friends. Alan urges Buddy to end his swinging life style, but Buddy is having too good a time. Alan marries Connie and following their marriage helps their parents reconcile, works seriously in the family business and turns his bachelor pad over to his brother.

Completing the afternoon, enjoy dinner at Ellies 50's Diner. It all began with their unique 50's diner and has grown to a full blown popular catering service and their on site expansion to the Marilyn Room for small parties and the Grand Flamingo Ballroom for larger groups, such as ours. Join us on Saturday, October 10, 2015 for another memorable musical afternoon. **Our coach will pick us up at The Professional Building parking lot at 12230 Country Club Drive, Wellington.** Spot time will be 12:30pm and departure at 12:45PM. Member cost will be \$39.00 pp., and guests \$64.00 pp. Please make checks payable to The Wellington Seniors Club. For reservations, please call...

**Trip Leader Estelle Rubin 333-8885**  
**1801 Corsica Drive Wellington 33414**



### Meet Me In St. Louis

The well-off Smith family has four beautiful daughters. Seventeen-year-old Esther has fallen in love with John, who has just moved in next door. He however, barely notices her at first. The family is shocked when Mr. Smith reveals that he has been transferred to a nice position in New York, which means that the family has to leave St. Louis and the 1903 St. Louis Fair.

The film version was nominated for Academy Awards for Best Cinematography, Color, Best Music, Scoring of a Musical Picture, Best Music, Song and Best Writing and Best Screenplay. For a nostalgic walk down that musical memory lane, join us on Saturday, October 24th for dinner at Brogues Down Under, just down the street, then a short walk to The Lake Worth Playhouse for their presentation of the award winning musical, Meet Me In St. Louis. **Pick up will be at the parking lot of The Professional Building, 12230 Country Club Drive, Wellington.** Our coach will spot at 5:00PM and depart at 5:15PM. Member cost will be \$43.00 pp., guests \$68.00pp. Please make checks payable to The Wellington Seniors Club. For reservations, please call....

**Trip Leader Eileen Kuhnelt 791-2971**  
**746 Lake Wellington Drive, Wellington 33414**





# SEPTEMBER

	Tue	Wed	Thu	Fri	Sat
	1 Mah Jongg 12:00 noon Dup/Bridge 12:30 PM	2 Executive Board Meeting 10:00am 	3 Quilters 9:00am Dup/Bridge 12:30PM	4	5
6 	7 Mah Jongg 12:00 noon Dup/Bridge 12:30 PM	8  MARDI GRAS CASINO	9 Quilters 9:00am Dup/Bridge 12:30PM	10 11	12
13 Canasta 12:00 noon Bridge 12:30PM <div>Rosh Hashanah</div>	14 Mah Jongg 12:00 noon Dup/Bridge 12:30 PM	15 Membership Luncheon 12:00 noon 	16 Quilters 9:00am Dup/Bridge 12:30PM	17 18	19
20 Canasta 12:00 noon Bridge 12:30PM	21 Mah Jongg 12:00 noon Dup/Bridge 12:30 PM	22 <div>Yom Kippur</div>	23 Quilters 9:00am Dup/Bridge 12:30PM	24  Hutchinson Island	25 26
27 Canasta 12:00 noon Bridge 12:30PM	28 Mah Jongg 12:00 noon Dup/Bridge 12:30 PM	29 30			

